

In response to the Office Action dated November 18, 2003, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begin on page 2 of this paper.

Remarks begin on page 4 of this paper.

Amendments to the claim:

Listing of Claims:

2. (currently amended) A computer-implemented method of scoring a credit applicant, in order to extend a line of credit to said applicant, in a business-to-business trading community wherein the traders offer products and or services in trade, comprising:

- i) establishing a product value score for said products [and] or services, based on desirability of said products [and/]or services offered for barter, wherein said products or services are of differing value; and
- ii) establishing a cash value score based on the percent of the barter offered by said applicant, which is comprised of product or service, the remainder of the trade comprising cash,
- iii) inputting said product value score and said cash score value into a computer-based registry; [and]
- iv) mathematically manipulating said scores to produce a barter credit score[.]; and
- v) extending a line of credit to said applicant based on said barter credit score.

3. (currently amended) The method of claim 1 further comprising the following steps:

- i) establishing a score based on any or all of the following variables,
 - a) the number-of-products-or-services offered for barter by said applicant,
 - b) the average-sales-price of said products or services offered for barter by said applicant,
 - c) the estimated gross-monthly-sales, based on the estimated average gross monthly sales of said products or services offered for barter by said applicant,
 - d) the number of years in business, based on the number of years said applicant has been in business,
 - e) the total value of products or services offered for barter by the applicant,
 - f) the sales price of said products or services as a percent above the lowest published price on the Internet for the same product or service,
- ii) inputting said scores into a computer-based registry, and
- iii) mathematically manipulating each of said scores to produce a barter credit score.

4. (currently amended) [A]The method of claim 1 further comprising the following steps:

comparing the value of products [and/]or services offered for barter or business-to-business trade by at least two businesses or barterers in a trading community [comprising the following step]; and

assigning comparative values to said products [and/]or services based on the relative value of said products [and/]or services in the trading community.